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	United States Bankruptcy (Northern District of Illino										Voluntary	y Petition
Name of Do Stewart,	ebtor (if ind Kimberly		er Last, Firs	t, Middle):	:		Name	of Joint De	ebtor (Spouse	e) (Last, First	t, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								used by the a maiden, and		in the last 8 years):		
Last four dig (if more than	one, state all)	Sec. or Indi	vidual-Tax _j	oayer I.D.	(ITIN) No./	Complete E		our digits o		r Individual-	Taxpayer I.D. (ITIN) I	No./Complete EIN
Street Addre 77 Wate Park For	r Street	or (No. and	Street, City.	and State)):	ZIP Code		Address of	f Joint Debtor	r (No. and St	reet, City, and State):	ZIP Code
County of P	lacidanaa ar	of the Drin	ainal Dlaga	of Dusines		60466	Coun	y of Pacida	ance or of the	Dringing Di	ace of Business:	
County of R Cook	esidence or	of the Prin	cipai Piace	or Busines	S:		Coun	ly of Reside	ence or or the	Principal Pi	ace of Business.	
Mailing Add	dress of Deb	otor (if diffe	erent from s	reet addre	ss):		Maili	ng Address	of Joint Debt	tor (if differe	ent from street address):
					г	ZIP Code	:					ZIP Code
Location of (if different				or								
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership Nature of Business (Check one box) □ Health Care Business □ Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank				☐ Chapt☐ Chapt☐ Chapt☐ Chapt☐ Chapt☐	the 1 der 7 der 9 der 11 der 12	Petition is F	ptcy Code Under Whiled (Check one box) hapter 15 Petition for fa Foreign Main Proceedings of a Foreign Nonmain Foreign Nonmain Foreign Debts	Recognition eeding Recognition				
Other (If check this	s box and stat			und	Tax-Exe (Check box otor is a tax- er Title 26	empt Entity x, if applicable exempt orgof the Unite	e) anization d States	defined "incurr	are primarily co d in 11 U.S.C. s red by an indiv- onal, family, or	(Checonsumer debts § 101(8) as idual primarily	k one box) ,	ots are primarily iness debts.
	ma Eas attas		ee (Check o	one box)				one box:		Chapter 11	Debtors s defined in 11 U.S.C.	8 101(51D)
 ☐ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 				tor Check	Debtor is c if: Debtor's a to insider c all applica A plan is Acceptance	aggregate not a sor affiliates; ble boxes: being filed w	ncontingent in a reless that with this petition were solic	or as defined in 11 U.s. liquidated debts (exclu n \$2,190,000.	S.C. § 101(51D). Iding debts owed one or more			
	estimates tha	nt funds will	l be availab						ereattors, in		S SPACE IS FOR COUR'	* /
Debtor e there wil	estimates tha ll be no fund						ive expens	es paid,				
Estimated N	umber of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,000 to \$500	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 48	Page 2
Voluntar	y Petition	Name of Debtor(s): Stewart, Kimberly Ann	
(This page mu	ast be completed and filed in every case)	Stewart, Kimberry Arm	
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ad	lditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		whibit B I whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Counder each such chapter. I further cert required by 11 U.S.C. §342(b).	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Piper C. Taggart ARDC Signature of Attorney for Debtor(s Piper C. Taggart ARDC #6) (Date)
	Exh	nibit C	
l	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?
	Exh	nibit D	
-	leted by every individual debtor. If a joint petition is filed, ea	•	a separate Exhibit D.)
If this is a joi	D completed and signed by the debtor is attached and made nt petition:	a part of this petition.	
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	_	
_	(Check any ap Debtor has been domiciled or has had a residence, principal		ts in this District for 180
-	days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda	nt in an action or
	Certification by a Debtor Who Reside (Check all app		rty
	Landlord has a judgment against the debtor for possession		complete the following.)
	(Name of landlord that obtained judgment)		
	, , ,		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment is		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		•
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(1)).	

B1 (Official Form 1)(1/08)

Document

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Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Kimberly Ann Stewart

Signature of Debtor Kimberly Ann Stewart

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

February 12, 2009

Date

Signature of Attorney*

X /s/ Piper C. Taggart ARDC

Signature of Attorney for Debtor(s)

Piper C. Taggart ARDC #6273143

Printed Name of Attorney for Debtor(s)

Legal Assistance Foundation of Metropolitan Chicago

Firm Name

111 W. Jackson Blvd, 3rd Floor

Chicago, IL 60604

Address

312/341-1070 Fax: 312/341-1041

Telephone Number

February 12, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Stewart, Kimberly Ann

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		- (
In re	Kimberly Ann Stewart		Case No.	
		Debtor(s)	Chapter	7
		Beator (s)	Chapter	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Kimberly Ann Stewart Kimberly Ann Stewart
Date: February 12, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Kimberly Ann Stewart		Case No.	
_		Debtor,		
			Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	4,024.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		3,700.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		45,748.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,777.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,752.00
Total Number of Sheets of ALL Schedules		23			
	T	otal Assets	4,024.00		
			Total Liabilities	49,448.50	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Kimberly Ann Stewart		Case No.		
_	·	Debtor	,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,777.00
Average Expenses (from Schedule J, Line 18)	1,752.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	0.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		1,350.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		45,748.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		47,098.50

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B6A (Official Form 6A) (12/07)

In re	Kimberly Ann Stewart	Case No.
-		, Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

 $Total > \hspace{1.5cm} 0.00$

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Kimberly Ann Stewart		Case No.	
		Debtor	,	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	beds	and used television	-	570.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
5.	Wearing apparel.	Debto	r's clothing	-	300.00
7.	Furs and jewelry.	Χ			
3.	Firearms and sports, photographic, and other hobby equipment.	Χ			
€.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
0.	Annuities. Itemize and name each issuer.	X			
			(To	Sub-Tota of this page)	al > 870.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Kimberly Ann Stewart	Case	No
-		, Debtor	

SCHEDIII F R - PERSONAL PROPERTY

	Type of Property	N O N E	Description and Location of Pro	perty	Husband, Wife, Joint, or ommunity	Current Value of Debtor's Interest in P without Deducting Secured Claim or Ex	Property,
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X					
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X					
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X					
14.	Interests in partnerships or joint ventures. Itemize.	Χ					
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X					
16.	Accounts receivable.	Χ					
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X					
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.						
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Debtor's 200	09 Earned Income Credit		-	80-	4.00
				-	Sub-Tota	al > 804.	00
				(Total of	this page)		
She	et 1 of 2 continuation sheets at	ttached					

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Kimberly Ann Stewart	Case No
	<u> </u>	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	00 Dodge Neon with approximately 80,000 miles	-	2,350.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 2,350.00 (Total of this page) | Total > 4,024.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Kimberly Ann Stewart		Case No.	
•		Debtor	,	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Household Goods and Furnishings beds and used television	735 ILCS 5/12-1001(b)	570.00	570.00	
Wearing Apparel Debtor's clothing	735 ILCS 5/12-1001(a)	300.00	300.00	
Other Contingent and Unliquidated Claims of Every No Debtor's 2009 Earned Income Credit	ature 735 ILCS 5/12-1001(g)(1)	804.00	804.00	
Automobiles, Trucks, Trailers, and Other Vehicles 2000 Dodge Neon with approximately 80,000 miles	735 ILCS 5/12-1001(c)	2,350.00	2,350.00	

Total: 4,024.00 4,024.00

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B6D (Official Form 6D) (12/07)

In re	Kimberly Ann Stewart	Case No.
_		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	-		area ciainis to report on this Schedule D.			_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZHLZGEZH	1-QD-	ローのPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			1-14-08	Т	DATED			
Steger Auto Service Center 450 W. 34th St. Steger, IL 60475		-	PMSI in personal property 2000 Dodge Neon with approximately 80,000 miles Value \$ 2,350.00		D	X	3,700.00	1,350.00
Account No.	1	T	,,				2, 22,00	7 3-0-0
Account No.			Value \$					
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	ubt nis j			3,700.00	1,350.00
			(Report on Summary of Sc		ota lule		3,700.00	1,350.00

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B6E (Official Form 6E) (12/07)

•		
In re	Kimberly Ann Stewart	Case No.
-	<u> </u>	, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Kimberly Ann Stewart	Case No.
	Debto	r ,

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box it debtor has no creditors holding thisecure	cu c	ıaıı	ns to report on this benedule 1.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONTINGEN	Q U	S P U T	AMOUNT OF CLAIM
Account No. 713035364			3/08	T	DATED		
Account Recovery Services 3031 North 114th Street Milwaukee, WI 53222-4208		_	phone bill		D		301.03
Account No.		l	U.S. Cellular	T			
Representing: Account Recovery Services			8410 W. Bryn Mawr, Suite 700 Chicago, IL 60631				
Account No. 713035364			phone service				
AFNI 404 Brock Dr. Bloomington, IL 61702-3517		-					289.45
	L	_		$oldsymbol{\downarrow}$	L		209.45
Account No. Representing: AFNI			U.S. Cellular P.O Box 7835 Madison, WI 53707-7835				
11 continuation sheets attached			(Total of t	Subt			590.48

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kimberly Ann Stewart	Case No	
•		Debtor	

CREDITOR'S NAME,	ļç	H	lusband, Wife, Joint, or Community		ςl	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	⊦ V J	CONSIDERATION FOR CLAIM. IF CLAIM	- 1		UNLIQUIDAT		AMOUNT OF CLAIM
Account No. 283934494			1/07		Т	T E D		
AFNI, Inc. Recovery Team P.O. Box 3427 Bloomington, IL 61702-3427		-	cellphone			D		372.54
Account No.			Cingular					
Representing: AFNI, Inc.			Afni, Inc. 404 Brock Dr. POB 3097 Bloomington, IL 61702-3427					
Account No. 71121843		Ī	12/2005					
American Honda Finance 2170 Point Blvd Suite 100 Elgin, IL 60123-7885		-	repossessed vehicle					7,942.00
Account No.		T	Vital Recovery Services					
Representing: American Honda Finance			PO Box 923747 Norcross, GA 30010-3747					
Account No.	T	T	January 2007					
Beneficial National Bank USA 200 Somerset Corp Blvd. Bridgewater, NJ 08807		_	repossessed automobile					800.00
Sheet no1 of _11_ sheets attached to Schedule of	_	_		Su	bt	ota	1	0.444.54
Creditors Holding Unsecured Nonpriority Claims			(Total	of thi	s t	าลย	e)	9,114.54

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Kimberly Ann Stewart		Case No.
_		, Debtor	

					—	_	_	
CREDITOR'S NAME,	CO	H	usband, Wife, Joint, or Community	-	; U N C	1 1	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	CONSIDERATION FOR CLAIM. IF CLAIM		I L Q U L D A		S P UT E D	AMOUNT OF CLAIM
Account No.			repossessed vehicle	╗╸	E		ſ	
Bridgeview Auto Sales 7126 S. Western Ave. Chicago, IL 60636		-			D			3,388.00
Account No.			approximately 2001		T	T	T	
Car Loans/Americredit 801 HCerry St. Suite 3900 Fort Worth, TX 76102		-	repossessed Vehicle					
								9,119.00
Account No. 13198270 Cavalry Portfolio Services LLC P.O.Box 1017 Hawthorne, NY 10532		-	7/2008 cellphone					242.00
	┞			_	\downarrow	\downarrow	\dashv	343.00
Account No. Representing: Cavalry Portfolio Services LLC			Cavalry Portfolio Services PO Box 27288 Tempe, AZ 85282					
Account No.			Sprint Nextel Correspondence		T	T	T	
Representing: Cavalry Portfolio Services LLC			Attn: Bankruptcy PO Box 7949 Overland Park, KS 66207-0949					
Sheet no2 of _11 sheets attached to Schedule of	-			Sul	btot	al	7	12,850.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ıge	ا (د	12,000.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Kimberly Ann Stewart	Case No	
_		Debtor	

	-	_		-	1	1 -	_	
CREDITOR'S NAME,	CODEBTOR	l ^H	usband, Wife, Joint, or Community	CONT	ľN	D I S P U T E	1	
MAILING ADDRESS	D	Н		N	ŀ	S	3	
INCLUDING ZIP CODE,	B	W	CONCIDED ATION FOR CLAIM, IF CLAIM	1	Q	Ι'n	١	
AND ACCOUNT NUMBER	ľ	C	IC CLID IECT TO CETOEE CO CTATE	I N	l۲	ΙĖ	:	AMOUNT OF CLAIM
(See instructions above.)	R	١	,	NGENT	DA			
Account No. YJ-481-139		Г	October 2005	T	T		Γ	
	1		traffic violation	L	Ď		╛	
Cook County Forest Preserve District							-	
536 N. Harlem		-					-	
River Forest, IL 60305							-	
							-	
								Unknown
Account No. 879971	t	T	July 2004	+	H	t	+	
	1		medical service				-	
Creditors Collection							-	
P.O. Box 63		-					-	
Kankakee, IL 60901-0063							-	
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1							-	
								168.00
Account No.		T	St. James of Chicago Heights	+	\vdash	\dagger	\dagger	
	1		1423 Chicago Rd.				-	
Representing:			Chicago Heights, IL 60411-3483				-	
Creditors Collection							-	
							-	
							-	
Account No.	┢	-	February 2004	+	-	+	+	
Account No.	1		repossessed automobile				-	
Creater Chicago Finance			Tepossessed automobile				-	
Greater Chicago Finance							-	
8331 Roosevelt Rd.		ľ					-	
Forest Park, IL 60130-2529							-	
							-	0.500.00
		L		┸		L	_	2,592.00
Account No. 230750700701	1		2007					
LICDO/Tov					1			
HSBC/Tax	1							
P.O. Box 15524		-					-	
Wilmington, DE 19850					1			
								800.00
				上			4	
Sheet no. 3 of 11 sheets attached to Schedule of				Sub				3,560.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pa	ge)) [5,500.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kimberly Ann Stewart	Case No	
		Debtor ,	

		_			_	_	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H	, DATE CLAIM WAS INCURRED AND	CONT	UNLI	DISPUT	3	
AND ACCOUNT NUMBER (See instructions above.)	B T O R	C	CONSIDERATION FOR CLAIM. IF CLAIM	INGENT		U E D		AMOUNT OF CLAIM
Account No. X7926964-11		T	parking ticket	\rac{1}{7}	TED		İ	
I.C. System 444 Highway 96 East St. Paul, MN 55127-2557		-			D			25.00
Account No.	┢	t	Village of Glenwood	t		H	+	
Representing: I.C. System			One Allelborn Way Glenwood, IL 60425					
Account No. 392066223-A		t	cellphone			T	†	
Law Offices of Mitchell N. Kay, P.C. PO box 2374 Chicago, IL 60690-2374		-						358.19
Account No.	-	t	T-Mobile	+		H	+	
			Bankruptcy Dept					
Representing: Law Offices of Mitchell N. Kay, P.C.			PO Box 53410 Bellevue, WA 98015					
Account No. 31792180		t	parking tickets			T	†	
Linebarger Goggan Blair & Sampson, LLP P.O. Box 06152 Chicago, IL 60606-0152		-						
								100.00
Sheet no4 of _11_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			,	483.19

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kimberly Ann Stewart	Case No.	
-		Debtor,	

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	C	U		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	LIQUIDA	1	AMOUNT OF CLAIM
Account No. 07cp026735			July 2007	Т	T E D	1	
Linebarger Goggan Blair & Sampson, LLP P.O. Box 06152 Chicago, IL 60606-0152		-	city violation		D		530.05
Account No. #RAG4260R	┢		December 2006		╁	╁	
Metropolitan Auto Lending 103 E. 147th St. Harvey, IL 60426		-	repossessed vehicle				3,614.00
Account No. 8527031690	┢		12/2007		+	\vdash	
Midland Credit Management 8875 Aero Drive, Suite 200 San Diego, CA 92123-2251		-	cellphone account				665.00
Account No.			Verizon Wireless- Great Lakes		\dagger		
Representing: Midland Credit Management			P.O. Box 1850 Folsom, CA 95763				
Account No. 8515119450	\vdash	\vdash	December 2005	\dashv	+	+	
Midland Credit Management 8875 Aero Drive, Suite 200 San Diego, CA 92123-2251		-	phone service				409.00
Sheet no. 5 of 11 sheets attached to Schedule of	_			Sub	tot	al	5.040.05
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	pa	ge)	5,218.05

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Kimberly Ann Stewart	Case No	
•		Debtor	

CREDITOR'S NAME, MAILING ADDRESS	COD	Н	usband, Wife, Joint, or Community	C O N T	U N L	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	T I N G E N	QUIDA	DISPUTED	AMOUNT OF CLAIM
Account No.			SBC Ameritech	٦Ÿ	T E		
Representing: Midland Credit Management			Illinois Bankruptcy Department P.O. Box 769 Arlington, TX 76004				_
Account No. 851882		T	5/2002		\dagger	t	
Midland Credit Management 8875 Aero Drive, Suite 200 San Diego, CA 92123-2251		-					
							121.00
Account No. Representing: Midland Credit Management			MCI attn: APD- Bankruptcy 500 Technology Drive, Suite 300 Weldon Springs, MO 63304				
Account No.			April 2006 medical bill		T		
Mutual Hospital Collect P.O. Box 6768 Reading, PA 19610		_	medical bili				43.00
Account No.			St James Hospital & Health Center		T		
Representing: Mutual Hospital Collect			1423 Chicago Road Chicago Heights, IL 60411				
Sheet no. 6 of 11 sheets attached to Schedule of			(Total of	Sub			164.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	uns	pa)	5C)	1

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Kimberly Ann Stewart	Case No	
_		Debtor	

		_				_	_	_	
CREDITOR'S NAME, MAILING ADDRESS	COD		Husb H	and, Wife, Joint, or Community	- C C N T	;		D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR		W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G			P U T E D	AMOUNT OF CLAIM
Account No. 5079953				10/2003	Ī	E		Ī	
Mutual Hospital Collection P.O. Box 6768 Reading, PA 19610		-	- '	medical service					63.00
Account No.	t	+	+;	St. James of Chicago Heights	\dagger	$^{+}$	+	\dashv	
Representing: Mutual Hospital Collection				1423 Chicago Rd. Chicago Heights, IL 60411-3483					
Account No. 606343164				3/2003 utility service			1		
NCO Financial PO Box 41466 Philadelphia, PA 19101		-	-	dulity service					202.00
Account No.	┢	$\frac{1}{1}$	+	ComEd	+	+	+	\dashv	202.00
Representing: NCO Financial			3	System Credit/ Bankruptcy Dept 2100 Swift Drive Oak Brook, IL 60523					
Account No.				NCO FIN/09 PO Box 15391			Ī		
Representing: NCO Financial				Wilmington, DE 19850					
Sheet no7 of _11_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				(Total of	Sub			- 1	265.00
Ciculors Holding Onsecuted Nonphority Claims				(10tal of	ums	· μα	ge	ノー	

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Kimberly Ann Stewart	Case No	
_		Debtor	

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 9959544			credit card	Т	T E		
NCO Financial Systems, Inc. 507 Prudential Rd Horsham, PA 19044		-			D		708.09
Account No.			NCC		T		
Representing: NCO Financial Systems, Inc.			120 N. Keyser Ave. Scranton, PA 18504-9701				
Account No.			New York & Company				
Representing: NCO Financial Systems, Inc.			PO Box 182122 Columbus, OH 43218-2122				
Account No.			December 2003				
Nicor Gas P.O. Box 8350 Aurora, IL 60507-8350		-	utility service				Unknown
Account No. 5377952		T	2005		T		
Professional Account Management, In Collection Services Division PO Box 391 Milwaukee, WI 53201-0391		-	bank fees				1,219.25
Sheet no8 of _11_ sheets attached to Schedule of			\$	Sub	tota	ıl	1,927.34
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,921.34

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Kimberly Ann Stewart	Case No	
-		Debtor	

							•
CREDITOR'S NAME, MAILING ADDRESS	COD	Н	usband, Wife, Joint, or Community	CONTI	U N L	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	TINGEN	QUIDA	DISPUTED	AMOUNT OF CLAIM
Account No.			TCF Bank	Ť	T		
Representing:				-	D	\vdash	-
Professional Account Management, In							
Account No. 996772			June 2007 traffic ticket				
Receivable Management 3348 Ridge Road Lansing, IL 60438		_	tianic ticket				
							250.00
Account No.			Village of Olympia Fields				
Representing: Receivable Management			20701 Governors Hwy Olympia Fields, IL 60461				
Account No. 535385		H	April 2007		-		
Receivable Management 3348 Ridge Road Lansing, IL 60438		_	traffic ticket				250.00
Account No.		t	Village of South Chicago Heights		T		
Representing: Receivable Management			3317 Chicago Rd. South Chicago Heights, IL 60411				
Sheet no. 9 of 11 sheets attached to Schedule of				Sub			500.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1

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In re	Kimberly Ann Stewart	Case No	
•		Debtor	

				_			
CREDITOR'S NAME,	CO		usband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	LIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No.]⊤	TE		
Receivable Recovery Systems Inc. 1150 Hungryneck Blvd Suite C-346 Mount Pleasant, SC 29464		-			D		67.96
Account No.			Insure On The Spot				
Representing: Receivable Recovery Systems Inc.							
Account No.			repossessed vehicle				
River Auto Group 2212 W. 147th St. Harvey, IL 60426		_					3,614.00
Account No.	╁	t	repossessed vehicle	\perp			
Select Motorwerks Inc. 14 W. 159th St. Harvey, IL 60426		-	·				3,398.00
Account No. 20386	T	t	December 2004	T		\vdash	
WFNNB/Limited 4590 E. Broad St. Columbus, OH 43213		_					361.00
Sheet no. 10 of 11 sheets attached to Schedule of	_	_		Subt	tota	ıl	7.440.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	7,440.96

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Kimberly Ann Stewart	Case No	
_		Debtor	

CREDITOR'S NAME,	CO	Н	Husl	pand, Wife, Joint, or Community	CO	U	ļ.	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONFLNGEN		E E E		AMOUNT OF CLAIM
Account No. 08-M1-10028		Т		9-19-2008	Τ̈́	Ϊ́Ε		Ī	
Zenoff & Zenoff Law Offices 53 West Jackson Blvd. Suite 1140 Chicago, IL 60604		-	-	judgment for auto accident		ED			3,634.94
Account No.		Т		Allstate Insurance			T	T	
Representing: Zenoff & Zenoff Law Offices				Corporate Ligitation Suite A8 2775 Sanders Road Northbrook, IL 60062-6127					
Account No.		T	T	Frances Rosson		T	T	T	
Representing: Zenoff & Zenoff Law Offices									
Account No.		T		Secretary of State		T	T	1	
Representing: Zenoff & Zenoff Law Offices				Safety Financial Responsibility Section 2701 S. Dirksen Parkway Springfield, IL 62723					
Account No.		Γ					Τ	T	
Sheet no11 of _11 sheets attached to Schedule of	-	_			Sub			1	3,634.94
Creditors Holding Unsecured Nonpriority Claims				(Total of	this	pa	ge))	
				(Report on Summary of S		Γot dul		,	45,748.50

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B6G (Official Form 6G) (12/07)

In re	Kimberly Ann Stewart	Case No.	
-	·	Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-04477 Doc 1 Filed 02/12/09 Entered 02/12/09 15:12:25 Desc Main Document Page 28 of 48

B6H (Official Form 6H) (12/07)

In re Kimberly Ann Stewart Case No						
Till Case 140.	ly Ann Stewart	nn Stewart		Cas	se No	
Dobtor,	<u>-</u>		D 14	,		

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Kimberly Ann Stewart		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	DEBTOR AND SPO	OUSE		
	RELATIONSHIP(S):	AGE(S):			
	son	10			
Cinala	son	13			
Single	son	5			
	daughter	6			
	daughter	8			
Employment:	DEBTOR		SPOUSE		
Occupation					
Name of Employer	Unemployed				
How long employed					
Address of Employer	n/a				
INCOME: (Estimate of average or	projected monthly income at time case filed)		DEBTOR		SPOUSE
	d commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
4. LESS PAYROLL DEDUCTION					
 a. Payroll taxes and social sec 	curity	\$	0.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY TAK	Е НОМЕ РАҮ	\$	0.00	\$	N/A
7. Regular income from operation of	of business or profession or farm (Attach detailed statem	ent) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	ort payments payable to the debtor for the debtor's use or	\$	0.00	\$	N/A
11. Social security or government a (Specify): Social Security		\$	1,043.00	\$	N/A
food stamps		\$	734.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THE	ROUGH 13	\$	1,777.00	\$	N/A
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$	1,777.00	\$	N/A
16. COMBINED AVERAGE MON	5)	\$	1,777.00	0	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: -NONE-

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B6J (Official Form 6J) (12/07)

In re	Kimberly Ann Stewart		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from			
☐ Check this box if a joint petition is filed and debtor's spouse mai expenditures labeled "Spouse."	intains a separate household. Complete	a separate schedule	e of
1. Rent or home mortgage payment (include lot rented for mobile ho	ome)	\$	100.00
a. Are real estate taxes included? Yes			
b. Is property insurance included? Yes	No <u>X</u> _		
2. Utilities: a. Electricity and heating fuel		\$	0.00
b. Water and sewer			0.00
c. Telephone d. Other		\$ \$	0.00
3. Home maintenance (repairs and upkeep)		\$	0.00
4. Food		' <u> </u>	934.00
5. Clothing			100.00
6. Laundry and dry cleaning		\$	0.00
7. Medical and dental expenses		\$	0.00
8. Transportation (not including car payments)		\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	0.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortga	age payments)		
a. Homeowner's or renter's		\$	0.00
b. Life		\$	0.00
c. Health		\$	0.00
d. Auto		\$	68.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage	payments)	¢	0.00
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not li plan)	st payments to be included in the		050.00
a. Auto		T	350.00
b. Other		\$	0.00
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your		\$	0.00
16. Regular expenses from operation of business, profession, or farr17. Other	n (attach detailed statement)	\$ \$	0.00
Other	·	\$	0.00
Other		Ψ	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report if applicable, on the Statistical Summary of Certain Liabilities and R	•	\$1,	,752.00
19. Describe any increase or decrease in expenditures reasonably an following the filing of this document: -NONE-			
20. STATEMENT OF MONTHLY NET INCOME		4	777.00
a. Average monthly income from Line 15 of Schedule I		· 	,777.00
b. Average monthly expenses from Line 18 above			,752.00
c. Monthly net income (a. minus b.)		\$	25.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Kimberiy Ann Stewart			Case No.	
			Debtor(s)	Chapter	7
	DECLARATIO	ON CONCERN	NING DEBTOR	R'S SCHEDUL	ES
	DECLARATION UNI	DER PENALTY (OF PERJURY BY	INDIVIDUAL DE	BTOR
	I declare under penalty of per25 sheets, and that they are true an	. •		•	_
Date	February 12, 2009	Signature	/s/ Kimberly Ann Kimberly Ann Ste Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Kimberly Ann Stewart		Case No.	
		Debtor(s)	 Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$13,950.00 Employment-2007 \$14,835.00 employment 2008

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,086.00 Social Security Benefits-2009

2

AMOUNT SOURCE

\$11,784.00 Social Security 2008 \$11,784.00 Social Security 2007

3. Payments to creditors

None Complete a or h as a

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING
Steger Auto Service Center 450 W. 34th St. Steger, IL 60475	2-1-09; 1-1-09; 12-1-08	\$1,050.00	\$3,700.00
H & R Block Olympia Plaza Shopping Center Chicago Heights, IL 60411	January 30, 2009	\$2,407.23	\$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

Allstate Insurance v. Stewart, tort suit

COURT OR AGENCY

AND LOCATION

Cook County Circuit COurt

Judgment entered 9-19-08

08-M1-10028

None h Descri

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary

and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or**

since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation

concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

5

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

6

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	February 12, 2009	Signature	/s/ Kimberly Ann Stewart
			Kimberly Ann Stewart
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re Kimberly Ann Stewart	Kimberly Ann Stewart			
]	Debtor(s)	Chapter	7
	INDIVIDUAL DEBTO			
PART A - Debts secured by property property of the estate. Attac			npleted for EAC l	H debt which is secured by
Property No. 1				
Creditor's Name: Steger Auto Service Center	Describe Property Securing Debt: 2000 Dodge Neon with approximately 80,000 miles			
Property will be (check one):				
☐ Surrendered	Retained			
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt	eck at least one):			
☐ Other. Explain	(for example, av	void lien using 11	U.S.C. § 522(f)).	
Property is (check one): Claimed as Exempt		□ Not claimed	as exempt	
PART B - Personal property subject to u Attach additional pages if necessary.)	unexpired leases. (All three	e columns of Part	B must be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	operty:	U.S.C. § 365	-
			☐ YES	□ NO
I declare under penalty of perjury tha personal property subject to an unexp		intention as to a	ny property of my	estate securing a debt and/or
Date February 12, 2009	Signature	/s/ Kimberly Ann	Stewart	
		Kimberly Ann Ste		
		Debtor		

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United States Bankruptcy Court
Northern District of Illinois

In re	Kimberly Ann	n Stewart			Case No.		
				Debtor(s)	Chapter	7	
	DI	SCLOSURE	OF COMPENSA	ATION OF ATTOR	NEY FOR DE	EBTOR(S)	
C	ompensation paid	to me within one y	ear before the filing of	016(b), I certify that I am f the petition in bankruptcy, in connection with the bank	or agreed to be pai	d to me, for services r	
	For legal serv	ices, I have agreed	to accept		\$	0.00	
	Prior to the fil	ling of this statemer	nt I have received		\$	0.00	
	Balance Due				\$	0.00	
2. \$	of the	filing fee has been p	paid.				
3. T	The source of the compensation paid to me was:						
		Debtor		Other (specify):			
4. T	he source of com	pensation to be paid	I to me is:				
		Debtor		Other (specify):			
5.	I have not a firm.	agreed to share the	above-disclosed compe	ensation with any other person	on unless they are n	nembers and associates	of my law
				tion with a person or person s of the people sharing in the			y law firm.
a. b c. d	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]					uptcy;	
7. B	If reques		represent debtor in n	s not include the following s non-bankruptcy matters a		C priority guidelines	; however,
			Cl	ERTIFICATION			
	certify that the for ankruptcy proceed		te statement of any agre	eement or arrangement for p	ayment to me for re	epresentation of the de	btor(s) in
Dated:	: February 12,	, 2009		/s/ Piper C. Taggart	ARDC		
	<u> </u>			Piper C. Taggart AF	RDC #6273143	111 011	
				Legal Assistance Fo		opolitan Chicago	
				Chicago, IL 60604			
				312/341-1070 Fax	: 312/341-1041		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor t	this notice required by § 342(b) of the Bankruptcy C	ode.
Piper C. Taggart ARDC #6273143	X /s/ Piper C. Taggart ARDC	February 12, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
111 W. Jackson Blvd, 3rd Floor		
Chicago, IL 60604		
312/341-1070		
I (We), the debtor(s), affirm that I (we) have I		Fabruary 40, 0000
Kimberly Ann Stewart	X /s/ Kimberly Ann Stewart	February 12, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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United States Bankruptcy Court Northern District of Illinois

Northern District of Illinois						
In re	Kimberly Ann Stewart		Case No.			
		Debtor(s)	Chapter	7		
	VEI	RIFICATION OF CREDITOR M	MATRIX			
		Number of	f Creditors: _	56		
	The above-named Debtor(s) I (our) knowledge.	hereby verifies that the list of credi	tors is true and	correct to the best of my		
Date:	February 12, 2009	/s/ Kimberly Ann Stewart Kimberly Ann Stewart Signature of Debtor				

Kimberly Ann Stewart 77 Water Street Park Forest, IL 60466

Piper C. Taggart ARDC Legal Assistance Foundation of Metropolitan Chicago 111 W. Jackson Blvd, 3rd Floor Chicago, IL 60604

Account Recovery Services Acct No 713035364 3031 North 114th Street Milwaukee, WI 53222-4208

AFNI Acct No 713035364 404 Brock Dr. Bloomington, IL 61702-3517

AFNI, Inc. Acct No 283934494 Recovery Team P.O. Box 3427 Bloomington, IL 61702-3427

Allstate Insurance Corporate Ligitation Suite A8 2775 Sanders Road Northbrook, IL 60062-6127

American Honda Finance Acct No 71121843 2170 Point Blvd Suite 100 Elgin, IL 60123-7885

Beneficial National Bank USA 200 Somerset Corp Blvd. Bridgewater, NJ 08807

Bridgeview Auto Sales 7126 S. Western Ave. Chicago, IL 60636

Car Loans/Americredit 801 HCerry St. Suite 3900 Fort Worth, TX 76102

Cavalry Portfolio Services PO Box 27288 Tempe, AZ 85282

Cavalry Portfolio Services LLC Acct No 13198270 P.O.Box 1017 Hawthorne, NY 10532

Cingular Afni, Inc. 404 Brock Dr. POB 3097 Bloomington, IL 61702-3427

ComEd System Credit/ Bankruptcy Dept 2100 Swift Drive Oak Brook, IL 60523

Cook County Forest Preserve District Acct No YJ-481-139 536 N. Harlem River Forest, IL 60305

Creditors Collection Acct No 879971 P.O. Box 63 Kankakee, IL 60901-0063

Frances Rosson

Greater Chicago Finance 8331 Roosevelt Rd. Forest Park, IL 60130-2529

HSBC/Tax Acct No 230750700701 P.O. Box 15524 Wilmington, DE 19850 I.C. System
Acct No X7926964-11
444 Highway 96 East
St. Paul, MN 55127-2557

Insure On The Spot

Law Offices of Mitchell N. Kay, P.C. Acct No 392066223-A PO box 2374 Chicago, IL 60690-2374

Linebarger Goggan Blair & Sampson, LLP Acct No 31792180 P.O. Box 06152 Chicago, IL 60606-0152

MCI

attn: APD- Bankruptcy 500 Technology Drive, Suite 300 Weldon Springs, MO 63304

Metropolitan Auto Lending Acct No #RAG4260R 103 E. 147th St. Harvey, IL 60426

Midland Credit Management Acct No 8527031690 8875 Aero Drive, Suite 200 San Diego, CA 92123-2251

Mutual Hospital Collect P.O. Box 6768 Reading, PA 19610

Mutual Hospital Collection Acct No 5079953 P.O. Box 6768 Reading, PA 19610

NCC 120 N. Keyser Ave. Scranton, PA 18504-9701 NCO FIN/09 PO Box 15391 Wilmington, DE 19850

NCO Financial Acct No 606343164 PO Box 41466 Philadelphia, PA 19101

NCO Financial Systems, Inc. Acct No 9959544 507 Prudential Rd Horsham, PA 19044

New York & Company PO Box 182122 Columbus, OH 43218-2122

Nicor Gas P.O. Box 8350 Aurora, IL 60507-8350

Professional Account Management, In Acct No 5377952 Collection Services Division PO Box 391 Milwaukee, WI 53201-0391

Receivable Management Acct No 996772 3348 Ridge Road Lansing, IL 60438

Receivable Recovery Systems Inc. 1150 Hungryneck Blvd Suite C-346 Mount Pleasant, SC 29464

River Auto Group 2212 W. 147th St. Harvey, IL 60426

SBC Ameritech
Illinois Bankruptcy Department
P.O. Box 769
Arlington, TX 76004

Secretary of State Safety Financial Responsibility Section 2701 S. Dirksen Parkway Springfield, IL 62723

Select Motorwerks Inc. 14 W. 159th St. Harvey, IL 60426

Sprint Nextel Correspondence Attn: Bankruptcy PO Box 7949 Overland Park, KS 66207-0949

St James Hospital & Health Center 1423 Chicago Road Chicago Heights, IL 60411

St. James of Chicago Heights 1423 Chicago Rd. Chicago Heights, IL 60411-3483

Steger Auto Service Center 450 W. 34th St. Steger, IL 60475

T-Mobile
Bankruptcy Dept
PO Box 53410
Bellevue, WA 98015

TCF Bank

U.S. Cellular 8410 W. Bryn Mawr, Suite 700 Chicago, IL 60631

U.S. Cellular P.O Box 7835 Madison, WI 53707-7835

Verizon Wireless- Great Lakes P.O. Box 1850 Folsom, CA 95763

Village of Glenwood One Allelborn Way Glenwood, IL 60425

Village of Olympia Fields 20701 Governors Hwy Olympia Fields, IL 60461

Village of South Chicago Heights 3317 Chicago Rd. South Chicago Heights, IL 60411

Vital Recovery Services PO Box 923747 Norcross, GA 30010-3747

WFNNB/Limited Acct No 20386 4590 E. Broad St. Columbus, OH 43213

Zenoff & Zenoff Law Offices Acct No 08-M1-10028 53 West Jackson Blvd. Suite 1140 Chicago, IL 60604